

Egypt

Exchange rate: US\$1.00 = 17.89 pounds.

Old Age, Disability, and Survivors

Regulatory Framework

First laws: 1950 (social assistance) and 1955 (provident and insurance fund).

Current laws: 1975 (civil servants and public- and private-sector employees), 1976 (self-employed), 1978 (migrant workers), 1980 (coverage extension), and 1980 (alternative insurance).

Type of program: Social insurance system.

Note: A means-tested benefit is paid to certain elderly persons, persons with disabilities, and survivors under Family Allowances.

Coverage

Employed persons, including foreign workers covered under bilateral agreements.

Special systems for self-employed persons, citizens of Egypt working abroad (voluntary coverage), casual workers, household workers, and military personnel.

Source of Funds

Insured person: 10% of monthly covered earnings plus 3% of monthly base earnings for lump-sum benefits.

Covered earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019). This figure will increase by 10% every July. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 4,040 pounds (January 2019).

The minimum monthly covered earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Self-employed person: Not applicable.

Employer: 15% of monthly covered payroll plus 2% of monthly base payroll for lump-sum benefits. Employers that provide certain forms of arduous and dangerous employment pay higher contributions.

Covered earnings are the insured's base and variable earnings. Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019). This figure will increase by 10% every July. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares. The maximum monthly variable earnings used to calculate contributions are 4,040 pounds (January 2019).

The minimum monthly covered earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Government: 1% of monthly covered earnings (special increment and social solidarity allowance); finances any deficit; contributes as an employer.

Qualifying Conditions

Note: Insured persons with base earnings are eligible for the base pension only. Insured persons with variable earnings are eligible for both the base and the variable pensions.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares. Variable earnings include all other forms of compensation, including bonuses, incentives, commissions, and profit shares.

Old-age pension (base and variable): Age 60 with at least 120 months of contributions. The age requirement is reduced for workers in certain arduous or dangerous occupations.

Early pension: Any age with at least 240 months of contributions.

Employment may continue under certain conditions.

End-of-service benefit: Paid when the insured first receives the old-age pension.

Special supplement for additional contribution periods: Paid if the insured has more than 36 years of contributions.

Special increment: Paid if the insured receives the old-age pension.

Social solidarity allowance: Paid if the insured receives the old-age pension.

Old-age settlement: Age 60 and does not qualify for the old-age pension; at any age if permanently emigrating, or for an insured woman aged 51 or older (married, divorced, or widowed) who does not qualify for the old-age pension.

End-of-service benefit: Paid when the insured receives the old-age settlement.

Disability pension (base and variable): Must be younger than the normal retirement age, be assessed with a total or partial disability and permanent incapacity for any gainful employment, and have at least three consecutive months or a total of six months of contributions (there is no minimum qualifying period for public-sector employees). The disability must begin while in covered employment or within a year after employment ceases; 10 years of contributions are required if the disability began more than a year after employment ceased.

End-of-service benefit: Paid when the insured first receives the disability pension.

Supplemental benefit: Paid if the insured receives the disability pension.

Special increment: Paid if the insured receives the disability pension.

Social solidarity allowance: Paid if the insured receives the disability pension.

Constant-attendance allowance: Paid if the insured requires the constant attendance of others to perform daily functions.

A medical committee assesses the degree of disability.

Disability settlement: Paid if the insured is assessed with a total disability but does not qualify for a disability pension.

End-of-service benefit: Paid when the insured receives the disability settlement.

Supplemental benefit: Paid if the insured receives the disability settlement.

Survivor pension (base and variable): Paid if the deceased received or was entitled to receive an old-age or disability pension. The pension is also paid if the deceased was younger than age 60 and had at least three consecutive months or a total of six months of contributions or at least 10 years of contributions if the death occurred more than a year after employment ceased.

Eligible survivors include a dependent widow; a divorced wife without any other source of income and previously married to the deceased for at least 20 years; a dependent widower with a disability; dependent sons younger than age 21 (age 26 if a full-time student, no limit if disabled); unmarried dependent daughters; dependent parents; and, in the absence of eligible sons or daughters, dependent brothers and sisters under certain conditions.

End-of-service benefit: Paid when a survivor first receives the survivor pension.

Supplemental benefit: Paid to a survivor receiving the survivor pension.

Special increment: Paid to a survivor receiving the survivor pension.

Social solidarity allowance: Paid to a survivor receiving the survivor pension.

Survivor settlement: Paid to eligible survivors or the legal heir if the deceased did not qualify for a survivor pension at the time of death.

End-of-service benefit: Paid when a survivor receives the survivor settlement.

Supplemental benefit: Paid to a survivor receiving the survivor settlement.

Death grant: Paid to named survivors when an insured person or pensioner dies.

Eligible survivors include (in order of priority) a dependent widow or a dependent widower with a disability; a dependent son younger than age 21 (age 26 if a full-time student, no limit if disabled) or an unmarried dependent daughter; dependent parents; and dependent brothers and sisters under certain conditions.

Funeral grant: Paid to the widow(er) or to the eldest child when an old-age or disability pensioner dies.

Old-Age Benefits

Base old-age pension: Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The maximum monthly base old-age pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019).

Early pension: The pension is calculated based on an actuarial reduction factor specified by law.

End-of-service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

Special supplement for additional contribution periods: A lump sum of 15% (9% for contribution periods paid retroactively) of the insured's reference monthly base earnings

multiplied by 12 is paid for each year of contributions exceeding 36 years.

Special increment: 25% of the base old-age pension is paid.

The minimum monthly special increment is 20 pounds.

The maximum monthly special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Benefit adjustment: Benefits are adjusted periodically by the government depending on available resources.

Variable old-age pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference monthly variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

Early pension: The pension is calculated based on an actuarial reduction factor specified by law.

The minimum total old-age pension (base plus variable) is 50% of the insured's average monthly earnings (base plus variable) in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total old-age pension (base plus variable) is 80% of the maximum monthly earnings (base plus variable) used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Old-age settlement: A lump sum of 15% of the insured's total reference monthly earnings (base plus variable) multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

End-of-service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

Permanent Disability Benefits

Base disability pension: Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference

monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The maximum monthly base disability pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019).

End-of-service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

The minimum end-of-service benefit is 10 times the insured's reference monthly base earnings.

Supplemental benefit: 12 times the insured's reference monthly base earnings multiplied by an age coefficient is paid for a total disability. The benefit is reduced by 50% for a partial disability.

Special increment: 25% of the base disability pension is paid.

The minimum monthly special increment is 20 pounds.

The maximum monthly special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Constant-attendance allowance: 20% of the base disability pension is paid.

Benefit adjustment: Benefits are adjusted periodically by the government depending on available resources.

Variable disability pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the insured's reference monthly variable earnings is paid for each year of contributions for total disability.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

The minimum total monthly disability pension (base plus variable) is 65% of the insured's average monthly earnings (base plus variable) in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total monthly disability pension (base plus variable) is 80% of the maximum monthly covered earnings (base plus variable) used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Supplemental benefit: 12 times the insured's reference monthly variable earnings multiplied by an age coefficient is paid for a total disability. The benefit is reduced by 50% for a partial disability.

Constant-attendance allowance: 20% of the variable disability pension is paid.

Disability settlement: A lump sum of 15% of the insured's total reference monthly earnings (base plus variable) multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the insured's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

End-of-service benefit: A lump sum of one month of the insured's reference monthly base earnings is paid for each year of contributions.

The minimum end-of-service benefit is 10 times the insured's reference monthly base earnings.

Supplemental benefit: 12 times the insured's total reference monthly earnings (base plus variable) multiplied by an age coefficient is paid. The benefit is reduced by 50% for a partial disability.

Survivor Benefits

Base survivor pension: Up to 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the deceased's reference monthly base earnings is paid for each year of contributions, up to 36 years.

The reference monthly base earnings are the deceased's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the deceased's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The maximum monthly base survivor pension is 80% of the maximum monthly base earnings used to calculate contributions.

The maximum monthly base earnings used to calculate contributions are 1,670 pounds (July 2019).

End-of-service benefit: A lump sum of one month of the deceased's reference monthly base earnings is paid for each year of contributions.

The minimum end-of-service benefit is 10 times the deceased's reference monthly base earnings.

Supplemental benefit: 12 times the deceased's reference monthly base earnings multiplied by an age coefficient is paid.

Special increment: 25% of the base survivor pension is paid.

The minimum monthly special increment is 20 pounds.

The maximum monthly special increment is 35 pounds.

Social solidarity allowance: 450 pounds a month is paid.

Benefit adjustment: Benefits are adjusted periodically by the government depending on available resources.

Variable survivor pension: 2.2% (2.5% for arduous work or 2.8% for dangerous work) of the deceased's reference monthly variable earnings is paid for each year of contributions.

The reference monthly variable earnings are the deceased's average monthly variable earnings for the total contribution period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

The minimum total monthly survivor pension (base plus variable) is 65% of the deceased's average monthly earnings (base plus variable) in the last two years (with at least 20 years of contributions) or 500 pounds (July 2017), whichever is greater.

The maximum total survivor pension (base plus variable) is 80% of the maximum monthly covered earnings (base plus variable) used to calculate contributions.

The maximum monthly covered earnings used to calculate contributions are 5,710 pounds (July 2019).

Supplemental benefit: 12 times the deceased's reference monthly variable earnings multiplied by an age coefficient is paid.

Survivor settlement: A lump sum of 15% (9% for contribution periods paid retroactively) of the deceased's total reference monthly earnings (base plus variable) multiplied by 12 is paid for each year of contributions.

The reference monthly base earnings are the deceased's average monthly base earnings in the last two years or in the five years before the last two years multiplied by 1.5, whichever is lower. If the contribution period before the last two years is less than five years, the reference monthly base earnings are the deceased's average monthly base earnings in the last two years or in the years of contribution before the last two years multiplied by 1.1 for each year of contributions before the last two years, whichever is lower.

The reference monthly variable earnings are the deceased's average monthly variable earnings for the total contribution

period plus 3% for each complete year of contributions, up to 4,040 pounds (January 2019).

End-of-service benefit: A lump sum of one month of the deceased's reference monthly base earnings is paid for each year of contributions.

The minimum end-of-service benefit is 10 times the deceased's reference monthly base earnings.

Supplemental benefit: 12 times the deceased's total reference monthly earnings (base plus variable) multiplied by an age coefficient is paid.

Death grant: A lump sum of three months of the old-age or disability pension (base plus variable) the deceased received or was entitled to receive is paid.

Funeral grant: A lump sum of two months of the old-age or disability pension (base plus variable) the deceased received or was entitled to receive is paid.

The minimum funeral grant is 200 pounds.

Administrative Organization

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) provides general supervision.

Public and Private Social Insurance Fund administers the programs and collects contributions.

Government Social Insurance Fund administers the program for government employees and collects contributions.

Sickness and Maternity

Regulatory Framework

First laws: 1959 and 1964.

Current laws: 1975 (social security) and 2016 (public sector).

Type of program: Social insurance system.

Note: A 2018 law extending the coverage of medical benefits to all citizens regardless of their ability to contribute is being gradually implemented. The new law will reorganize the administration and financing of health insurance by 2032.

Coverage

Employed persons and old-age pensioners (medical benefits only).

Voluntary coverage for survivor pensioners (medical benefits only).

Exclusions: Temporary and casual agricultural workers, small-scale artisans, household workers, self-employed persons, and citizens of Egypt working abroad.

Special system for civil servants working in organizations with more than 500 employees.

Source of Funds

Insured person: 1% of monthly covered earnings; 1% of the old-age pension for old-age pensioners; 2% of the survivor pension for survivor pensioners.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly earnings used to calculate contributions are 5,710 pounds (July 2019).

Self-employed person: Not applicable.

Employer: 4% of monthly covered payroll (private sector); 3% for employers providing cash sickness benefits to employees (public sector).

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly earnings used to calculate contributions are 5,710 pounds (July 2019).

Government: None; the cost of cash benefits paid directly to insured government employees; contributes as an employer.

Qualifying Conditions

Cash sickness and medical benefits: Private-sector employees must have paid contributions for the last three months or for a total of six months, including the last two months. There is no minimum qualifying period for public-sector employees.

Cash maternity benefit: Must have paid contributions for the last 10 months. A medical certificate may be required.

Sickness and Maternity Benefits

Sickness benefit: 75% of the insured's last daily covered earnings before the incapacity began is paid for the first 90 days; thereafter, 85% (100% for specified chronic diseases). The benefit is paid for up to 180 days in a calendar year (no limit for specified chronic diseases).

The minimum monthly sickness benefit is the minimum monthly contributory earnings.

The minimum monthly contributory earnings are 781.25 pounds (July 2019).

Schedule of payments: The sickness benefit is paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Maternity benefit: 100% of the insured's last daily covered earnings before the maternity leave period began is paid for 90 days (up to 120 days for public-sector employees). The benefit is paid for a maximum of three pregnancies.

The minimum monthly maternity benefit is the minimum monthly contributory earnings.

The minimum monthly contributory earnings are 781.25 pounds (July 2019).

Nursing breaks are provided for up to one hour a day.

Schedule of payments: The maternity benefit is paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, maternity care, dental care, laboratory services, medicine, rehabilitation services, and appliances.

Employer, public, or other medical facilities provide service benefits under contract with the Health Insurance Organization.

Dependents' Medical Benefits

No information is available.

Administrative Organization

Ministry of Health and Population (<http://www.moHP.gov.eg/>) provides general supervision of medical benefits.

Public and Private Social Insurance Fund and Government Social Insurance Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

Work Injury

Regulatory Framework

First law: 1936.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Employed persons.

Exclusions: Self-employed persons, casual workers, household workers, and citizens of Egypt working abroad.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 3% of monthly covered payroll for private-sector employees; 2% for public-sector employees; 1% for civil servants.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly earnings used to calculate contributions are 5,710 pounds (July 2019).

Government: None; contributes as an employer.

Qualifying Conditions

Must be assessed with a work injury or occupational disease. There is no minimum qualifying period.

Temporary Disability Benefits

100% of the insured's average daily covered earnings in the year before the disability began is paid from the day after the disability began until full recovery or certification of permanent disability.

The minimum monthly temporary disability benefit is the minimum monthly contributory earnings.

The minimum monthly contributory earnings are 781.25 pounds (July 2019).

Schedule of payments: The temporary disability benefit is paid daily, weekly, or monthly, depending on the frequency of the insured's wage payments.

Permanent Disability Benefits

Base permanent disability pension: For a total (100%) disability, 80% of the insured's average monthly base earnings in the year before the disability began is paid.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base permanent disability pension are 1,670 pounds (July 2019).

Partial disability: For an assessed degree of disability of at least 35% but less than 100%, a percentage of the full base permanent disability pension is paid based on the assessed degree of disability. If the assessed degree of disability is less than 35%, a lump sum of 48 months of the base permanent disability pension multiplied by the assessed degree of disability is paid.

End-of-service benefit: A lump sum of one month of the insured's monthly base earnings is paid for each year of contributions.

The maximum monthly base earnings used to calculate the end-of-service benefit are 1,670 pounds (July 2019).

The minimum end-of-service benefit is 10 times the insured's monthly base earnings.

Constant-attendance allowance: 20% of the base permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

Variable permanent disability pension: For a total (100%) disability, 80% of the insured's reference monthly variable earnings is paid.

The reference variable earnings are the insured's average monthly variable earnings for the total contribution period, up to 4,040 pounds (January 2019).

Partial disability: For an assessed degree of disability of at least 35% but less than 100%, a percentage of the full variable permanent disability pension is paid based on the assessed degree of disability. If the assessed degree of disability is less than 35%, a lump sum of a percentage of 48 months of the variable permanent disability pension is paid based on the assessed degree of disability.

Constant-attendance allowance: 20% of the variable permanent disability pension is paid if the insured requires the constant attendance of others to perform daily functions.

Benefit adjustment: Pensions are increased by 5% after each five-year period of continuous disability, up to age 60.

Workers' Medical Benefits

Benefits include general and specialist care, surgery, hospitalization, medicine, X-rays, appliances, and rehabilitation.

Survivor Benefits

Base survivor pension: 80% of the insured's average monthly base earnings in the year before death is paid.

Base earnings exclude certain forms of compensation, such as bonuses, incentives, commissions, and profit shares.

The maximum monthly base earnings used to calculate the base survivor pension are 1,670 pounds (July 2019).

End-of-service benefit: A lump sum of one month of the deceased's average monthly base earnings in the year before death is paid for each year of contributions.

The maximum monthly base earnings used to calculate the end-of-service benefit are 1,670 pounds (July 2019).

The minimum end-of-service benefit is 10 times the insured's base earnings in the year before death.

Benefits are split among eligible survivors according to a schedule in law, including a dependent widow; a dependent widower with a disability; dependent sons younger than age 21 (age 26 if a full time student, no limit if disabled);

unmarried dependent daughters; dependent parents; and, in the absence of eligible sons or daughters, dependent brothers and sisters under certain conditions.

All survivor pensions may be taken as a lump sum.

Variable survivor pension: 80% of the insured's reference monthly variable earnings is paid.

The reference monthly variable earnings are the insured's average monthly variable earnings for the total contribution period, up to 4,040 pounds (January 2019).

Benefits are split among eligible survivors according to a schedule in law, including a dependent widow; a dependent widower with a disability; dependent sons younger than age 21 (age 26 if a student, no limit if disabled); unmarried dependent daughters; dependent parents; and, in the absence of eligible sons or daughters, dependent brothers and sisters under certain conditions.

All survivor pensions may be taken as a lump sum.

Death grant: See Old Age, Disability, and Survivors.

Funeral grant: See Old Age, Disability, and Survivors.

Administrative Organization

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) provides general supervision.

Public and Private Social Insurance Fund and Government Social Insurance Fund administer contributions and cash benefits.

Health Insurance Organization administers medical benefits through its hospitals.

Unemployment

Regulatory Framework

First law: 1959.

Current law: 1975 (social security).

Type of program: Social insurance system.

Coverage

Public- and private-sector employees.

Exclusions: Self-employed persons; temporary, seasonal, and casual workers; family labor; household workers; civil servants and employees of local governments; employees older than age 60; artisans; and citizens of Egypt working abroad.

Source of Funds

Insured person: None.

Self-employed person: Not applicable.

Employer: 2% of monthly covered payroll.

The minimum monthly earnings used to calculate contributions are the lower limit of the civil servant monthly salary scale.

The lower limit of the civil servant monthly salary scale is 781.25 pounds (July 2019). This figure will increase by 25% every July.

The maximum monthly earnings used to calculate contributions are 5,710 pounds (July 2019).

Government: Finances any deficit; contributes as an employer.

Qualifying Conditions

Must be younger than the normal retirement age; have at least six months of contributions, including at least three consecutive months of contributions before unemployment began; be able and willing to work; and be registered with and report regularly to the local employment office. Unemployment must not be the result of voluntary leaving, misconduct, or the refusal of training or a suitable job offer.

Unemployment Benefits

60% of the insured's last monthly wage is paid after a seven-day waiting period for up to 16 weeks with less than 24 months of contributions; up to 28 weeks with at least 24 months of contributions.

Administrative Organization

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) provides general supervision.

Local employment offices of the Ministry of Manpower (<http://www.moss.gov.eg/>) offer job seeking services.

Public and Private Social Insurance Fund administers the program.

Family Allowances

Regulatory Framework

First and current laws: 1980 (social pension), 2010 (social assistance), and 2015 (cash transfers).

Type of program: Social assistance system.

Coverage

Needy resident citizens of Egypt.

Source of Funds

Insured person: None.

Self-employed person: None.

Employer: None.

Government: The total cost.

Qualifying Conditions

Family allowance (Karama Program, means tested):

Paid to persons aged 65 or older, persons unable to work due to a certified severe disability or chronic illness, and orphans younger than age 18 without family support. The beneficiary must not be receiving any other pension.

The benefit is paid for up to three eligible individuals per household.

Means test: The beneficiary's and his or her spouse's monthly income from work and other sources must be less than 400 pounds. Household assets, including land, livestock, and property (excluding the beneficiary's main residency), must be below a certain limit.

Family benefit (Takaful Program, means tested): Paid to needy families with children up to age 18. Families must meet a series of requirements related to health, education, vaccination, and nutrition.

Means test: The beneficiary's and his or her spouse's monthly income from work and other sources must be less than 400 pounds. Household assets, including land, livestock, and property (excluding the beneficiary's main residency), must be below a certain limit.

Eligibility is reviewed every three years.

Social solidarity benefit (means tested): Paid to persons aged 65 or older, widows, orphans younger than age 18, and certain other vulnerable women and families. The beneficiary must not be receiving any other benefit.

Means test: Family income and assets must not exceed certain limits.

Family Allowance Benefits

Family allowance (Karama Program, means tested):

450 pounds a month is paid to an eligible person older than age 65 or with a disability; 350 pounds a month to an eligible orphan.

Family benefit (Takaful Program, means tested):

325 pounds a month is paid to eligible households.

An additional benefit of 60 pounds a month is paid for each child younger than age 6; 80 pounds for each child in elementary school; 100 pounds for each child in middle school; 140 pounds for each child in secondary school. The additional benefit is paid for up to three children.

Social solidarity benefit (means tested): Up to 450 pounds a month is paid depending on household circumstances and the number of eligible beneficiaries.

Administrative Organization

Ministry of Social Solidarity (<http://www.moss.gov.eg/>) administers the program.